


About this handbook

This is the handbook for all residents of Devon and Cornwall Housing Association (known as DCHA). It was developed by resident representatives and staff working together.

The handbook gives you information about your tenancy and the services we provide for you. If you want to find something out please first check whether it is explained within this book. The contents list on the next page will help you find the topic you are looking for. If you then want to talk to someone, please do not hesitate to contact us. See **Contacting us** on page 3 for the phone number and address of your housing team.

Please keep this book somewhere handy. Staff will often refer to it when talking to you about your tenancy.

You will see this symbol  in certain sections of the book. This shows that we have an information leaflet about the topic. Please contact us and we will send the leaflet to you. Some of the leaflets are available on our website www.dcha.co.uk where you can also find other useful information.

If you need to have any part of this handbook explained or translated into another language, please contact the Exeter office. This handbook can also be provided on audio tape, on CD or

in large print.

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Repairs

You will have a separate **Repairs Handbook** which gives full details of our Repairs Service and your repair responsibilities. If you cannot find your copy, please contact your housing team.

About DCHA

We aim to provide high quality, good value services to all our customers.

About DCHA

Devon and Cornwall Housing Association (known as DCHA) was formed in 1974 to provide homes for people on low incomes in Devon, Cornwall and the Isles of Scilly.

Since then the Association has grown and is now the largest locally based housing association in the two counties.

More than just a landlord, we provide a range of housing and other services to meet local community needs.

We have homes in cities, towns and villages that include houses, flats and bungalows for families, and for single and retired people. We also provide housing for residents with support needs or a disability.

DCHA is a not-for-profit organisation. We use any financial surpluses to improve our services and build more homes. We are registered with the Housing Corporation, which is the government agency that regulates housing associations.

How we provide our services

We provide local services through offices in Exeter, Barnstaple, Plymouth, Liskeard and Truro. In each of these offices we have housing staff who provide a friendly and responsive service. In each office, there is a housing manager as well as housing officers and customer services officers.

We also have specialist teams who manage our sheltered and supported housing services through a sheltered housing manager and area supported housing managers. There is a separate team who deal with the purchase, sale and management of our shared ownership properties.

The teams are supported by specialist staff for maintenance, community development and responding to anti-social behaviour.

The managing director of DCHA has overall responsibility for all services to DCHA residents and reports to the chief executive and the board. See **Involving residents** on page 11 for further details about the board.

Penwith Housing Association (PHA)

PHA was formed in 1994 when it took over the homes owned by Penwith District Council. Like DCHA, it is a not-for-profit organisation registered with the Housing Corporation.

PHA joined the DCH group in 2006 and from late 2006 it will manage some DCHA homes in Cornwall on our behalf.

Valuing people's differences

- We are committed to making sure all our residents have equal opportunities. We will respect the different needs of our communities when providing housing and services, and when employing staff or contractors.
- We will act quickly and firmly against any kind of discrimination.

Handling personal information

We often need to take personal details about you and members of your family and we sometimes need to discuss personal family matters that influence your housing situation.

We will respect your privacy and understand that some information you give us will be confidential. However, we may have to (by law or government regulation) share certain details you give us with other organisations, such as your local council, the Department for Work and Pensions, H.M. Revenue and Customs or the police.

You can see information about you which we hold on file or on computer, as long as you let us know in advance.

If you are unhappy about any information or an expression of opinion that you have seen in your files, you can ask for it to be corrected, amended or taken out. If we disagree with your request, you can insist that we add a note about your views to the records.

Contacting us

Our office hours are Monday to Friday 9 am - 5 pm.

Devon South Office - for East Devon, Exeter, Teignbridge, Torbay and South Hams

The Mount, Paris Street, Exeter EX1 2JZ01392 252566

Devon North Office - for North Devon, West Devon, Mid Devon and Torridge

Liberty Court, Liberty Road, Roundswell Business Park, Barnstaple EX31 3TL..... 01271 340310

Plymouth Office - for Plymouth city centre and surrounding areas

Whitefield House, Greenbank Road, Plymouth PL4 8NH 01752 229395

Cornwall East Office - for Restormel, Caradon and North Cornwall

5 Heathlands Business Park, Heathlands Road, Liskeard PL14 4DH 01579 340404

Cornwall West Office - for Carrick, Penwith, Kerrier and Isles of Scilly

Kenwyn Street, Truro TR1 3BA 01872 267300

Sheltered housing team.....office 01579 347785 or residents' freephone 0800 7830084

Supported tenants. You should contact your project or support staff on the direct phone numbers they have given you.

Textphone. We welcome calls from textphones using RNID Typetalk. If you have a textphone, please dial 18001 before the telephone number you want to call.

Other contact numbers

- **Emergencies**

Police, fire, ambulance.....**999 or 112**

Gas leak or smell of gas.....National Grid (Gas) **0800 111999**

Electricity - power cut.call the emergency number on your latest electricity bill

Water - no supply South West Water **0800 1691144**.

- **Your housing officer or support worker**

Name.....

Direct phone number..... email address.....

(Please do not use email or text to report emergency or urgent repairs.)

- **Your customer services officer**

Name.....

Direct phone number..... email address.....

(Please do not use email or text to report emergency or urgent repairs.)

- **Police (non-emergency)** 08452 777444

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Our housing service

We aim to deliver good quality, high value services to all our customers.

Your housing team

Whenever you need to discuss any part of your tenancy or you want general advice about your housing situation, you need to contact your housing team.

You can phone or email or you may prefer to visit them. At first your enquiry will be handled by a customer services officer who may be able to give you an immediate answer. If not, he or she will put you in touch with someone who can help.

You can arrange to see a member of the team at the office or in your home. If you want to see a particular member of staff, it is best to make an appointment to be sure that he or she is available. We make appointments during office hours Monday to Friday but we can arrange times outside these hours in exceptional circumstances.

See **Contacting us** on page 3 for all our contact phone numbers.

Your housing team does the following:

- signs up new tenants
- takes rent payments and follows up missing payments (rent arrears)
- gives advice on claims for Housing Benefit
- manages estates, including maintaining shared areas
- handles your repair enquiries
- deals with neighbour problems and gives tenancy advice
- provides advice, adaptations and extra services for elderly and disabled people
- supports vulnerable tenants
- consults and involves tenants
- arranges transfers to other DCHA homes
- advises tenants on options if they need to move.

Support services

We provide a range of specialist accommodation and support services to vulnerable people with different needs.

Supported housing offers accommodation schemes and individual support to residents who need help to live independently in the community. We support people with learning difficulties, mental health issues, women escaping domestic violence, young people at risk and those with drug and alcohol problems.

Sheltered housing schemes are for people of retirement age who wish to remain living independently but need housing support.

We also run some foyers which offer young people accommodation and support with education and employment opportunities.

General information is available from our supported housing team in our Plymouth office and more detailed information from individual scheme managers, see **Contacting us** on page 3.

**Our housing
service**

Repairs

We provide our repairs and maintenance service through our housing teams. Your team will take your repair requests by phone and then pass orders on to local contractors.

Someone is always available to deal with emergencies. Outside office hours you should phone your housing team number as usual. An answer machine will give you another number to ring.

For detailed information about our repairs service and how to report a repair, please look in your **Repairs Handbook**.

Estate staff

Estate staff provide a range of services to our sheltered schemes and some of our other larger estates. They carry out tasks such as cleaning shared areas, carrying out some minor repairs and maintaining open areas or communal gardens.

Some estate staff live and work at a particular scheme or estate. Others may cover a number of schemes, spending different days at different schemes.

Customer care

We aim to put our customers first. We have listened to comments from residents and have set out certain standards for the way we work with you.



Our staff will:

- tell you their name when they meet you or talk to you over the phone
- be polite, fair, respectful and considerate, and deal with your enquiry efficiently and as quickly as possible
- leave a calling card when they visit you at home and you are not in
- be trained to a high standard
- deal with any personal information we have about you following government data protection requirements and our confidentiality policy.

When visiting you, we will:

- always carry identification
- make sure all our contractors carry identification, are polite, tidy, courteous and consult you about when they will come to work in your home
- give you reasonable warning if we need to change or cancel an appointment
- leave a calling card if we find you are not in.

When visiting us

- Reception areas will be clean, warm and tidy and have easy access. A hearing loop and translation service will be available if needed, and there will be toys for children to play with.
- Up-to-date leaflets, posters and information will be easily available.
- If you have an appointment, we will see you within five minutes of the appointment time.
- If you do not have an appointment, we will aim to see you within twenty minutes.
- We will use a private interview room, if you prefer.
- Our office opening hours will be clearly displayed.

Letters and emails, we will:

- acknowledge a letter or email from you within three working days and reply in full within a further ten working days (if we can't give a full reply within that time we will let you know)
- write to you in clear jargon-free English
- provide the email and direct phone number of the person writing to you.

Telephone calls

- We will try to answer phone calls within six rings.
- We will provide a voicemail service when staff are not available and aim to return voicemail messages within one working day.
- If we can't respond fully at the first point of contact we will transfer or re-route your call to the correct number rather than asking you to phone another extension number, and we will tell the other member of staff your name and why you are calling.
- When our offices are closed an answering machine will give you the office opening hours and tell you what action to take if you have an emergency. You can also leave a message.

If we get it wrong

We try hard to give a fair and efficient service. However, we know that there may be times when things go wrong. See **Complaints** on page 13.

Customer care

Information

- We will produce written documents so they are easy to read and provide them in other formats (for example on tape or in large print). We will also translate them into other languages when appropriate.
- We will arrange for an interpreter to help if you find it difficult to understand English.

Comments and feedback

We carry out surveys from time to time to find out how well you think we are doing in different areas of our service. These surveys may be done face-to-face or over the phone, or we may send you a questionnaire by post.

In addition to the surveys we do, we are keen to hear from you at any time with suggestions or ideas about how we can improve our services. It is also useful for us to hear about what we are doing right. We have a 'Customer Comments' form you can fill in.

You can also become involved in residents' organisations, focus groups and networks. See **Involving residents** on page 11.

Consultation

We believe every tenant has the right to contribute to the decisions we make about their home and the surrounding area.

Your right to be consulted

We will always give you the opportunity to comment on any plans that affect you and your home, including:

- alterations, major repairs and improvements to your home
- changes in your tenancy conditions
- changes to policies or practice that affect how we manage our homes or our repair service.

We will also consult you generally about matters that affect all our residents. If other residents in the neighbourhood are affected, we will consult them as well.

How we will consult you

We collect your views in different ways:

- at residents' association meetings
- staff visiting your home or carrying out walkabouts with tenants to look at an area
- letters and postal surveys
- surveys on the phone or at your door
- meetings, conferences and seminars
- focus group discussions
- open days, exhibitions or roadshows
- through your regional committee, Act network or board members. See **Involving residents** on page 11.

Whatever way we consult you, we will make sure that any information we give you is easy to read and understand, and that you have enough details to help you form an opinion.

We will ask you for your comments and give you enough time to consider the matter properly. We will look seriously at what you say and will let you know the final outcome.

Will I be consulted personally about changes and plans?

We will contact you about any plans that affect you or your home. You can raise any concerns or complaints with your housing team. We will also consult you, along with others, about important issues that affect all residents or groups of residents. See **Your right to be consulted** and **How we will consult you** on page 9.

How can I make suggestions?

We welcome any constructive comments about our services, organisation or way of working. If you would like to make a suggestion, please contact any member of staff or collect the leaflet called 'Customer Comments' from your housing team. This explains the different ways you can give us your feedback. We will take whatever you say seriously.



How are residents kept informed?

We aim to keep you informed about how we are managing our services, what changes or developments are being planned, and what is happening in the communities where we have homes.

We produce factsheets or leaflets on particular topics, and we sometimes hold local meetings to tell people about certain developments, and to discuss their concerns.

Several times a year we produce a magazine called 'Open Door'. This keeps you informed about what we are doing and highlights issues and developments that may concern our residents. The editorial team is made up of residents and staff. We welcome any contributions to the magazine. We also put up-to-date information about our services on our website **www.dcha.co.uk**.

Consultation

Involving residents

We are committed to working in partnership with our residents and other members of our communities. As a resident you can make a positive difference and make things happen.

Our boards and committees

The board has overall responsibility for DCHA. It is made up of 12 voluntary elected members. Four of these are residents. The others are independent members of the wider community.

The board meets six times a year to agree plans for the future and decide policies. Board members are also regional committee members and are involved in various working groups and panels.

The regional committees are made up of elected resident volunteers, local staff and representatives from our partner organisations.

The committees meet four times a year to:

- agree the major repairs and improvement programmes for their areas
- check on the performance of DCHA services
- find out the level of residents' satisfaction with our services
- agree sites for new development
- review proposed changes to policies and procedures.

Active community tenants (Act) network

This is an informal network of residents who are happy to take part in consultation with staff to discuss housing issues and look at ways of improving our services. They are also active in their communities attending workshops and training, learning about new ideas and finding out how to fund community projects.

Residents' groups or associations

These are independent groups which residents set up and run. They meet regularly to discuss issues, decide what action they should be taking and organise activities. DCHA works closely with these groups and can give you advice if you want to start a new one.

Want to know more?

To find out about residents' groups or the Act network, please contact one of the community development workers based at Plymouth, Liskeard or Exeter.

How are residents' views represented?

There is a range of ways for you to have your say about the way we work and any plans we have for your area. See **Active community tenants (Act) network** and **Our boards and committees** on page 11. There are also independent tenants' organisations in local areas. If you are interested in joining any of these, contact us. See **Residents' groups or associations** on page 11.

Can I become a member of a committee?

Most DCHA residents can stand for election to a regional committee or the board. Elections take place each year, and all residents have a vote. If you want to know more, contact the assistant company secretary at the Exeter office.

Are there any activities I can join in?

Yes. You can find out about activities organised by DCHA or residents by contacting your housing team. We can tell you what is happening in your area and the dates of any meetings or events.

Can I contribute ideas without joining a group or committee?

Yes. We welcome any constructive comments or suggestions about our services, organisation or way of working. We will take these seriously. Talk to any member of staff, complete one of our 'Customer Comments' forms or contact us through our website **www.dcha.co.uk**. However, if you want to make a specific complaint, please follow our recommended procedure. See **Complaints** on page 13.

Involving residents

Complaints

If you have a complaint about our service, let us know. We can then try to put it right.

Ask for our 'Customer Complaints' leaflet.



What is a complaint?

You may not be happy with our service because:

- we didn't keep to our service standards as set out in our documents
- we didn't provide a service that we said we would
- we took too long to do our job or provide a service
- we have kept you waiting unnecessarily
- we didn't do what we said we would do
- we gave you the wrong information
- we treated you unfairly.

In general terms a complaint is not:

- a disagreement with a government regulation we must follow
- a request for a service such as reporting a repair to your home
- telling us about a problem with your neighbour.

How to complain

You should contact your housing team in person, by phone, letter, email, or through our website **www.dcha.co.uk**. If we can, we will put things right there and then.

If you want to take your complaint further, please ask for our 'Customer Complaints' leaflet which explains how to complain and includes a form you can fill out.

We will acknowledge your complaint within three working days, giving you a reference number. We will then pass the complaint on to the appropriate member of staff to investigate. He or she will contact you within 28 days with a full response, although it is usually sooner.

If you are not happy with the result of the investigation, you should follow the clear steps described in our 'Customer Complaints' leaflet. See **What further action can I take?** on page 14.



Who do I contact if I want to make a complaint?

You can speak to any member of staff, but it is best to contact your housing team. You can do this by visiting in person, writing, phoning or emailing. If you are not satisfied with our immediate response, we have a set of recommended steps you should follow. You can ask us to send you our leaflet, which includes a form you can fill in. See **How to complain** on page 13.



What action can I expect?

If, following an investigation, we find that we have done something wrong, we will apologise in writing and will do everything we can to put things right. We will take action to make sure the same problem does not happen again to you or any other customer.

If your complaint was about one of our policies, we may review the policy to see whether we need to change it.

In some circumstances we may make a compensation payment. We have a clear compensation policy which is set out in a leaflet you can ask for.



What further action can I take?

If you are still unhappy after your complaint has been investigated, there are other more formal steps you can take which involve presenting the complaint to a panel of regional committee members. The process is set out in our 'Customer Complaints' leaflet.

Finally, if you still have a serious complaint against DCHA and have been through all the steps of our complaints process, you can contact the Housing Ombudsman Service. This is an independent organisation which may investigate the matter further.



Complaints

Your tenancy

The type of tenancy you have depends on when your tenancy started.

Starter tenancies

You will be given a starter tenancy at the beginning of your tenancy, unless you are already a DCHA tenant moving to a new home. It will normally last for a year and, as long as you do not break the conditions of your tenancy agreement in that time, we will usually give you an assured tenancy at the end.

A starter tenant cannot exchange homes with another tenant, take in a lodger, sublet the home, or carry out alterations to the home.

Also, if you break the conditions of your starter tenancy, it is easier for us to end your tenancy.

Assured shorthold tenancies

Some of our homes are let for a fixed period, usually 12 months. If you move into one of these homes you will be given an assured shorthold tenancy. With a shorthold tenancy we are able to ask the court to end it early if you break the tenancy conditions.

Assured and secure tenancies

You will have an **assured tenancy** if you became a DCHA tenant **after** 15th January 1989.

You will have a **secure tenancy** if you have been a tenant with DCHA since **before** 15th January 1989 or you have exchanged homes with a secure tenant.

We treat both types of tenancy in the same way and you have similar rights:

- you can stay in the property for as long as you wish provided it is your main home and you do not break the terms of the tenancy agreement
- we cannot make you leave your home unless we have a court order
- we will charge similar rents for similar properties. However, we have to follow different rules when we set the rent for the two types of tenancy.

In some cases, a court can downgrade a tenancy to a 'demoted' tenancy when a tenant has broken the tenancy agreement. See **Breaking tenancy conditions** on page 19.

What type of tenancy do I have?

Most of our tenants have assured tenancies but some have assured shorthold tenancies. A few tenants have secure tenancies. If you are a new tenant with DCHA you will usually be given a starter tenancy for the first year. See **Assured and secure tenancies**, **Assured shorthold tenancies** and **Starter tenancies** on page 15. The details of your tenancy are written in your tenancy agreement. See **The tenancy agreement** on page 17.

Can the conditions of my tenancy agreement be changed?

We can change the conditions of your tenancy agreement only if we have asked for your views about the changes before making the final decision. If we change your rent or service charges we will always follow government guidelines.

Can I stay in my home for as long as I want?

If you are an assured or secure tenant you have the right to stay in the home, as long as you do not break the conditions of the agreement and as long as your home is not provided for a specific need that you no longer have. See **Breaking tenancy conditions** on page 19. Joint tenants and married partners have rights if the household breaks up and partners or relatives may have the right to take over the tenancy if the named tenant dies. See **Changes in your household** on page 25.

What are my rights?

Your rights are set out in your tenancy agreement. Some are your rights by law. The others are specific to your tenancy agreement. Starter, assured shorthold and demoted tenants do not have the same rights as assured and secure tenants. See **The tenancy agreement** on page 17 and **Your rights** on page 21.

Your tenancy

The tenancy agreement

The tenancy agreement is the legal contract between you and Devon and Cornwall Housing Association.

This section is only a summary. The full terms and conditions are set out in your tenancy agreement.

Our main responsibilities are to:

- consult you on any proposed changes to the tenancy agreement, your home or the services we provide
- keep your home windproof, waterproof and in good repair
- keep all pipes, drains, gutters and installations for heating, water, gas or electricity in working order
- give you, if you ask, information about our complaints procedure, and our policies on setting rent, offering tenancies, exchanges and repairs.

We have the right to:

- change your rent or other charges as long as we have followed government guidelines; and
- come into your home to carry out inspections or repairs, or to service appliances. We must give you at least 24 hours' notice unless it is an emergency.

Your main responsibilities are to:

- live in the property as your main and only home
- keep the home properly heated and ventilated
- pay the rent and other charges on time
- take care of the property, and do any repairs you are responsible for
- make sure that everyone in your household and any visitors behave responsibly to others
- make sure the house does not become overcrowded
- tell us if you will be away for more than 28 days
- let us know at least four weeks before you leave if you intend to end your tenancy.

You have the right to:

- live peacefully in your home without unnecessary interruption by us or our partners or contractors
- complain about decisions we make
- use your legal rights as a tenant. See **Your rights** on page 21.

What is the tenancy agreement?

This is a legal contract. By signing it you agree to the conditions of tenancy. These are the rights and responsibilities that you (as tenant) and we (as landlord) must keep to. If you break the agreement or the law, we can take legal action against you. See **Breaking tenancy conditions** on page 19.

Can we be joint tenants?

During your tenancy you can ask for someone who is living with you to become a joint tenant with you. This person must use the home as his or her main and only home. Joint tenants have equal rights and equal responsibilities. This means that they are responsible together and as separate individuals for keeping to the conditions of the tenancy, in particular for making sure that the full amount of rent is paid on time. See **Changes in your household** on page 25.

What if DCHA fails to carry out its duties?

You are welcome to contact any member of staff to discuss the problem. In most cases the matter is sorted out quickly. However, if you want to make a complaint you need to follow our formal complaints process. See **Complaints** on page 13.

Can I be made to leave my home?

Yes, but only if your tenancy has come to an end or if you break your tenancy agreement or the law. Only a court can order you to leave. See **Breaking tenancy conditions** on page 19. Sometimes we may ask a tenant to move to another home because we need to do major repairs or improvements to the building, or because the home is designed for people with particular needs, and no one in the home needs these facilities.

The tenancy agreement

Breaking tenancy conditions

Your tenancy agreement is a legal contract. You risk losing your home if you (or any members of your household or visitors to your home) do not keep to the conditions of the agreement.

The conditions of your tenancy

The tenancy agreement has a lot of conditions that you must keep to. You should read the agreement carefully to make sure you understand all the conditions and don't break the agreement by mistake. The most typical ways the tenancy agreement is broken are:

- not paying your rent or service charges in full or on time
- causing a nuisance
- using your home for illegal purposes such as having or selling drugs
- using your home for immoral purposes such as prostitution
- committing a crime in the home or in the immediate local area
- being violent or threatening violence towards anyone in your home or your local area
- giving us false information in order to get the tenancy in the first place
- not using the home as your main or only home.

What will happen

If you do not keep to the conditions of your tenancy agreement, you are breaking the agreement. This is called a 'breach' of tenancy.

If you do not put things right, we may take legal action. This involves going to court. The court may decide to change the type of tenancy or it may decide that you and your family must leave your home. If we take you to court:

- we will deliver a legal 'notice' to you. This will give the reasons for taking action against you, and when we will start the process
- if we decide to go ahead, the court will write to you giving a date for the hearing
- at the hearing, the judge may allow you to put your side of the case, and he or she will then decide whether to grant an order
- you and your family may be made to leave your home. You may then be considered intentionally homeless which means we or any other social landlord may not rehouse you.

What will you do if I break the tenancy agreement?

In many situations we will take no action if you are able and willing to correct the situation and actually carry through on doing what is needed, for example keep to an agreement to pay off your rent arrears or take action to stop your children annoying the neighbours.

As the tenant you are responsible for the behaviour of everyone living in your home and also your visitors. We can, and we will, take action against you if they break any of the tenancy conditions.

Can you make me leave my home?

Yes. We can apply to court for a 'possession order' which allows us to make you leave your home. In the most serious situations (for example where a crime or violence is involved) we will apply to court immediately. In other situations we will give you the opportunity to correct the situation. However, we will not hesitate to take you to court if you do not keep to an agreement we have made or you do not make use of the extra time we give you to change the situation.

In all these cases the court will listen to what you have to say before making a decision. The court may decide that you must leave your home but in some cases the court may decide to allow you to stay. If they allow you to stay the court may change the type of tenancy you have. This means you will lose some of your tenancy rights and it is easier for us to end your tenancy if you break the conditions of the tenancy again. See **Your rights** on page 21.

Breaking tenancy conditions

Your rights

Your legal rights are set out in acts of parliament and government regulations and explained in a charter.
 (# This symbol shows that starter, assured shorthold and demoted tenants do not have these rights.)

Passing on your tenancy

When a tenant dies, the tenancy will usually pass to a joint tenant. If there is no joint tenant, a partner (married or unmarried, including partners of the same sex) may, in certain circumstances, take over the tenancy. This is called succession.

If you have an assured or secure tenancy you can hand on your tenancy before you die, but only to the person who could have taken it over after your death. This is called an assignment. See **Changes in your household** on page 25.

Personal information

We must treat all personal information about you as confidential. However, by law, we must share certain information with other public organisations.

You can see personal information that relates to you and which we hold on file or on computer, as long as you give us reasonable notice. We make an administrative charge for this.

Information and consultation

We must give you information about your tenancy agreement and certain policies and procedures.

We must consult you about any changes to your tenancy agreement or our housing management policies, or about any improvement or modernisation planned for your home. See **Consultation** on page 9.

We must also keep you informed about how well we are carrying out our work, following standards set down by the Housing Corporation and a charter.

A Charter for Housing Association

Applicants and Residents. We give a copy of the charter to new tenants. This is a code of practice set out by the Housing Corporation for all registered housing associations. It lays out your rights and what you can expect from your landlord.

Exchanging tenancies

You can exchange (swap) homes with another of our tenants, or a tenant of another housing association or a council. You must tell both landlords and get their written permission. We cannot refuse an exchange without a good reason. See **Other ways to move** on page 59.

Security of tenure

No tenant can be made to leave his or her home unless ordered to do so by a court. The court will make sure there are good reasons for ordering a 'possession'. The reason is usually that the tenant has not kept to the conditions of the tenancy agreement or the law.

Getting repairs done

You are entitled to have certain urgent repairs carried out within set times under the Right to Repair regulations. These are repairs which, if not carried out on time, would seriously affect your health or safety in your home. In certain circumstances you may get compensation if we fail to meet the regulation standards.

Your rights

Buying your home

Certain tenants can buy their homes from us under the Right to Acquire or the Right to Buy. We will tell you if this applies to your home when you begin your tenancy. See **Buying your own home** on page 61.

Carrying out improvements to the home

You can carry out improvements to your home as long as you have written permission before you start the work.

When you leave the property, you may qualify for compensation for certain improvements you have carried out. See **Improvements** on page 51.

Subletting and taking in lodgers

You can take in lodgers as long as you do not overcrowd your home and your home is not set aside for people with a special need. A lodger shares your home as part of your household.

You can sublet part of your home as long as you first get our written permission. Subletting means that you let part of your home to someone under a formal agreement and he or she lives separately from the rest of your household. See **Changes in your household** on page 25.

Moving in

When you move in, we will give you:

- a copy of your tenancy agreement
- handbooks and useful advice leaflets
- two full sets of keys or fobs
- a gas safety certificate for your home
- details of how to contact us.

You need to make arrangements

- If you receive Housing Benefit you must tell your council's Housing Benefit Office before you move to your new home.
- Contact the electricity, gas, water and phone companies to confirm you want them to provide services to your home. Take readings of the meters as soon as you move in and check these against your first bills.
- Arrange for post to come to your new home.
- Tell your doctor, dentist etc that your address has changed.
- Arrange for your TV licence to be transferred.
- Tell the Council Tax Office that you have moved.
- If you claim any benefits tell the Benefits Agency that you have moved.

Home contents insurance

We strongly advise you to take out home contents insurance. This will cover you against damage to your personal belongings, carpets, furniture and other contents and decorations, including fire or flood damage. It would also cover certain items stolen in a break-in and any accidental damage to your home which you need to get repaired or we charge you for repairing.



We have an arrangement with an insurance company which allows you to pay for your home contents insurance once a week at any post office. Contact your housing team for a leaflet about this.

Need some help? If you are finding it hard to cope, we can help you, for example:

- filling out application forms
- working out your weekly costs
- sorting out what furniture you need and where you can get it from.

When do I take over the tenancy?

The tenancy start date is written in your tenancy agreement. This is when you become the legal tenant. From then on you are responsible for the property and for paying rent. If you do not move in immediately, you must still pay the rent.

A member of your housing team will arrange to visit you shortly after you move in to see how you are settling in and to discuss any problems you may have. If you want to discuss anything before that happens, just contact your housing team.

Can I put in my own fittings?

You can put in your own fittings as long as you do not damage or remove anything or alter our property. If you want to do any other alterations, including putting up an aerial or satellite dish, you must first ask for our permission. See **Improvements** on page 51.

Do you hold spare keys to my home?

No. We will give you two sets of keys or fobs when you move in. It is your responsibility to get further sets. We can provide keys or fobs for shared entrances if you need extra copies or if you lose them, but you will have to pay for these.

In some sheltered and supported schemes we hold a master key.

What about repairs?

Before we let a property to a new tenant, we inspect it and carry out gas and electrical safety checks. We will do most repairs to bring it up to our agreed standards. Some specialist repairs may have to be done after you move in. If any further repairs are needed, contact your housing team.

Moving in

Changes in your household

Joint tenancies

A joint tenancy is when two or more adults are named in the tenancy agreement.

The tenants are responsible jointly and also as separate individuals for the tenancy and for paying the full rent. If one tenant breaks the conditions of the agreement, the other can also be held responsible.

Joint tenants have equal rights. Either tenant can apply for Housing Benefit. Also, if one of the tenants dies, the tenancy usually transfers to the remaining tenant.

If you want someone living with you to become a joint tenant with you, you must write to us to ask for our permission. If you are not married, you must have lived together for at least 12 months.

The tenancy can be ended by either joint tenant giving us four weeks notice. If one tenant wants to stay, we will discuss with them and decide whether this is possible. If it isn't possible we can sometimes offer them another, more suitable, home.

Handing on the tenancy

Death

When a tenant dies, a joint tenant or a husband or wife may have the right to take over the tenancy.

If there is no joint tenant, husband or wife, a partner (married or unmarried, including partners of the same sex) or another member of the family may be able to take over the tenancy as long as they have been living in the home for at least 12 months before the tenant died. This is called a succession.

A tenancy can only be handed on once in this way. When a tenant dies, we will talk to anyone left in the home about their housing options. If the home is not suitable for the person taking over the home, we may ask them to move to a different home.

Leaving the home

You can hand on the tenancy before you die but only to the person who could have taken it over after death. This is called assignment. You must tell us that you want to do this and you should get legal advice.

Who can live with me in my home?

Any members of your close family may share your home. However, you must not overcrowd your home. You can also take in lodgers if you are a secure or assured tenant. You should let us know within four weeks if anyone moves into your home permanently, or moves out. This may affect your entitlement to Housing Benefit.

Can I sublet my home?

Yes, if you are a secure or assured tenant. However, you can only sublet part of your home, not the whole of it, and you must continue to live in it yourself. You must get our written permission first before you go ahead. See **Your rights** on page 21.

What if the size of my household changes?

If your family increases and your home becomes too small, you can apply to transfer to a larger home or, if you no longer need a family size home, we may be able to find you a smaller one. See **Transferring homes** on page 57.

Who can take over my tenancy when I die?

If you have a joint tenancy, it will usually pass to the other tenant. Otherwise, your husband, wife or partner may be able to take over the tenancy. See **Handing on the tenancy** on page 25.

Can someone become a joint tenant with me?

If you get married during your tenancy, or have shared your home with a partner (including a partner of the same sex) for at least 12 months, we may allow him or her to become a joint tenant with you. See **Joint tenancies** on page 25.

Changes in your household

Relationship break-up

Act quickly to protect your rights. Only a court has the power to force you to move out of your home. If you are worried, contact your housing team to discuss the matter.

Your rights

- Joint tenants have equal rights to stay in the home but either one may end the tenancy. We may transfer the tenancy to the remaining partner.
- If you are not joint tenants, the person whose name is on the tenancy agreement has the right to ask their partner to leave. However, if the partner wants to stay, a court may have to decide who is going to move out.
- If the tenant leaves the home without ending the tenancy, anyone who is still living there can only be made to leave (evicted) with an order from a court.
- If you have children living with you, a court will normally put their interests first to make sure they do not become homeless. The court will usually order the tenancy to transfer to the parent with the main responsibility for the children.

How to get help

- Contact us. We are happy to discuss your situation with you and give you advice. The details of any conversation you have with us will be confidential.
- You can also go to a specialist advice centre such as a Citizens Advice Bureau (CAB).

Domestic violence

We are committed to helping anyone living in our homes who is the victim of actual, threatened or attempted domestic violence. We may take court action against anyone living in one of our homes who is found guilty of domestic violence.

If you are suffering from domestic violence, you should contact your housing team. They will put you in touch with someone who can help. See **What can I do?** on page 28.

Can my partner make me leave the home?

If you are named as one of the tenants, you have the right to stay. If you are married, you both have the right to stay but if you can't agree about who will leave, we cannot decide for you. You will have to ask a court to decide. If you are unmarried and not the tenant, contact your housing team about what options are open to you. Do not give up your right to stay in the home without first asking for advice. See **Your rights** on page 21.

Who can end the tenancy?

Any tenant named on the tenancy agreement can end the tenancy. If you are not named and your partner wants to end the tenancy, or if you are a joint tenant and you don't want the tenancy to end, contact your housing team. See **Your rights** on page 21.

If my partner (who is a named tenant) has left the home, what do I do?

You should try and get their written agreement to give up the tenancy. If this is not possible, we need to send them a notice before we can remove their name from the tenancy. Your right to stay in the home will depend on your circumstances. See **Your rights** on page 21.

What can I do if I am the victim of domestic violence?

If you are threatened with, or are the victim of, abuse from a member of your household or an ex-partner, contact your housing team. We also have a leaflet which gives lots of useful advice. If it is an emergency contact the police, they have specially trained officers. See **Other contact numbers** on page 4.



Relationship break-up

Rent and other charges

We try to keep rents reasonable for people on low incomes. However, we must cover all our costs.

Rent

When you start your tenancy the amount of rent you must pay is shown in your tenancy agreement. This covers the cost of providing you with your home and the services you receive, including repairs and maintenance.

Your rent does not cover water, gas, electricity, TV licence, council tax payments or home contents insurance. However, in some schemes we collect water, gas, electricity and council tax payments on behalf of the supply companies and the council.

We set your rent following guidance from the government and housing corporation, which limits how much your rent can increase. If we change your rent and charges we will give you at least four weeks warning.

We will send you regular rent statements throughout the year. If you pay a service charge, we will send you accounts and a letter once a year explaining any changes to the amount you pay.

Service charges

As well as your rent you may have to pay for the cost of:

- the upkeep of shared areas. This may include the cost of cleaning shared areas, looking after shared gardens and paths, and providing shared lighting and equipment such as CCTV, TV aerials and door-entry systems
- the warden service and the 24-hour emergency alarm system, although this may be paid for you if you get a Supporting People grant
- servicing and repairing any specialist equipment fitted in your home
- a regular contribution to a reserve fund.

The charges vary depending on the services you receive and how much they cost to provide.

All residents (tenants, leaseholders and shared owners) in your scheme will pay these charges.

Housing Benefit. If you receive housing benefit you need to tell the council about any changes to your rent or service charges.

What are service charges?

These are usually paid by people living in properties with shared facilities or services. The charges are not part of the rent, although you will pay them with the rent. The amount you must pay and the services you are paying for will be shown in the tenancy agreement and in the letter and set of accounts we send to you each year.

Will my rent or service charges go up?

We set rents in line with government guidelines. We review them once a year and if your rent goes up we will let you know at least four weeks before you must pay the new amount. This will usually be on the first Monday in April. The government checks each year that the rents we are charging you are fair in relation to where you live.

If we need to put up service charges or lower them, we will consult you about the proposed new amounts and we will explain why they need to change. You can write to us within four weeks with your comments.

Remember, your service charges may not go up at the same time as your rent. If you want to appeal against the level of your service charge, you should contact your housing team. A member of staff will tell you what steps you need to take.

If you receive Housing Benefit you need to tell the council of any changes to your rent or service charges.

What is the reserve fund?

Most service charges include a contribution to a reserve fund (sometimes called a sinking fund). This builds up gradually and is available to pay for major repairs and maintenance when they are needed.

Rent and other charges

Making payments

It is important that you pay your rent and any service charges on time. This money pays for the services you receive. You must pay the rent for the current week on or before Monday.

How to pay

- **At any post office or at some DCHA offices.** You can pay in cash or by cheque, but take your rent payment card with you.
- **At any shop or garage that displays the PayPoint or PayZone signs.** You can only pay with cash and you must give your rent payment card details at the same time.
- **By phone.** Call 0870 243 6040. An answering service will ask for your details. You need to give your tenant reference number (on your rent payment card), your credit or debit card number and the amount you want to pay.
- **By post.** Make out a cheque to 'DCHA' with your name, address and tenant reference number written on the back. Then send it to your local office. See **Contacting us** on page 3. Remember, do not send cash!
- **By Housing Benefit.** If you are claiming full Housing Benefit, your rent can usually be paid straight to us.

- **Through your bank or building society.** We will give you a direct debit form to fill in and return to us. Your rent will then be paid straight to us at whatever intervals you choose.
- **On-line at www.dcha.co.uk.** Look for the link on the homepage. You need to give your tenant reference number, your debit or credit card details, and the amount of rent you need to pay.
- **Internet banking.** To set up payments you need to provide our sort code and account number 62-25-62 00000000 (yes, this is correct!). In the reference box put your tenant reference number as it appears on your rent payment card, including all '0's at the beginning and end.

Make sure you pay in time. Most payments, including internet payments, take at least three working days to reach us. If you pay at a post office, by PayPoint or send it by post it can take as long as ten days.

How much and how often do I need to pay?

You will receive a letter at the start of your tenancy and also every time there is a change in the amount you need to pay. The letter will give you the full amount you must pay each week including service charges.

We must have rent and service charges for every week of the year at the beginning of each week, but you can choose how often you make payments: every week, every two weeks, every four weeks or once a month.

Whatever interval you choose, your payment for each week must reach us before the beginning of the week so you will always be paying in advance.

How and where do I pay?

There are various ways you can pay. See **How to pay** on page 31.

We will give you a rent payment card. This is a swipe card which is used to register your details when you pay in person. You should always allow enough time for the payment to reach us. See **Make sure you pay in time** on page 31.

How do I keep track of my payments?

Whenever you pay in person at a DCHA office, a post office or bank, you will get a receipt. Keep this safe and always check that the records are correct. If you pay by direct debit through the bank, by internet banking or by debit card, each payment will show on your bank statement.

If you pay by credit card, each payment will show on your card statement. Remember, any phone or internet payments will show on your bank or credit card statement depending on which type of card you use. We send all tenants a rent statement every three months. Contact your housing team for an extra statement at any time.

Making payments

Rent arrears

Arrears is the term we use for money you have failed to pay us. If you owe us rent, don't delay. Contact us and we can discuss the situation. If you don't take action, you risk losing your home.

What to do

It is important that you pay your rent on time. If you are having difficulty paying your rent, let us know immediately. We will do our best to help you. Contact your housing team.

If you have received a letter from us about your rent, you should contact us immediately. A member of your housing team will discuss your arrears with you and give you advice including how to apply for benefits. He or she can also arrange for you to get independent advice on your money problems.

If you are not able to pay the amount you owe in full, we can enter into an agreement with you about how you will pay it off gradually. This will involve paying an extra amount in your rent over a period of time until the full amount you owe us is paid off.

Remember, even if you leave your home you will still have to pay us what you owe us.

You could lose your home

We will take legal action against you if you do not keep to any agreement you have made with us about paying the amount you owe us and you continue to be behind in paying us your rent.

We will send you a written warning. You should contact us immediately - before we start taking further legal action.

If you do not try to clear or reduce your arrears, we will go to court:

- you will have to pay the court costs
- you will still have to pay us what you owe us
- you and your family could be made to leave your home. Also, you may be considered intentionally homeless, which means that we, another housing association, a council, or any other social landlord may refuse to house you.

See **Breaking tenancy conditions** on page 19.

What if I have problems paying my rent?

If you have problems paying your rent, contact your housing team. Do this as soon as possible. We will do what we can to help you catch up. Together, we may be able to work out a reasonable agreement about how you will pay what you owe us over a period of time. This will be based on how much you can afford. See **What to do** on page 33.

What will happen if I continue not paying my rent?

If you continue to be in arrears, we will start legal action. This could lead to you and your family being made to leave your home, and you will still have to pay us any money you owe us. See **You could lose your home** on page 33. If you don't leave us your next address we can use tracing agents to help us find you.

I think the arrears on my account are wrong. What can I do?

If you think something is wrong, please contact us. We will check the account and our record of payments, as well as any Housing Benefit you could claim. We will explain to you how the arrears have happened and if there is a mistake we will adjust the account.

I am in arrears because my Housing Benefit has not been paid. What can I do?

You are responsible for your Housing Benefit claim. It is important that you apply as soon as possible and that you give all the information needed to process it. If you are having problems, contact your housing team for advice. Remember, if your benefit does not cover the full rent it will usually be paid to you, not us, and you must be sure to pay the full rent on time. See **Making payments** on page 31.

Rent arrears

Housing Benefit and Council Tax Benefit

Housing Benefit and Council Tax Benefit are dealt with by your local council's Housing Benefit section.

Housing Benefit

This is for tenants who are on a low income or who are receiving welfare benefits. It is only for help with rent payments. It does not cover garage rent, home contents insurance, water rates, sewerage charges or Council Tax.

The amount you get depends on your rent, the number and ages of people in your household, the total income of everyone living in your home, and any savings or investments you have.

It is always worth applying. Even if you have just started work, you may still get benefit.

Council Tax Benefit and reductions

This is for people who are on a low income or who are receiving welfare benefits and who would normally pay Council Tax. The amount you could receive depends on:

- your income and any savings or investments
- your personal circumstances (for example, if you are a pensioner, unemployed or on low income)
- the amount of Council Tax after any reductions which apply (for example, people who live alone or households with students).

Your responsibilities

- You must give the council all the information they need to process your application.
- They review your benefit claim from time to time. When you receive a renewal form, you must fill it in immediately. If you do not send it back on time, you may go into arrears with your rent.
- You must tell your council's Housing Benefit section about any changes in your circumstances (for example, the number of people in your home, your income or if you move to a different address).
- You must let us know if there are any problems or changes with your Housing Benefit that will affect your rent payments to us.

How can I get Housing Benefit and Council Tax Benefit?

You will need to fill in an application form. Contact your local council and they will send you one or you can arrange to collect it. If you want help a member of staff can help you fill it in. The council will assess your application for both Housing Benefit and Council Tax Benefit at the same time. If they approve your application, they will write to tell you how much you will receive. If you think they have assessed your claim incorrectly, you can ask for a review. If you get full benefit you can ask the council to pay it directly to us but if you get less than your full rent, they will usually pay the benefit to you and then you must pay your rent to us. See **Making payments** on page 31.

What if I have any savings or other income?

If you have savings, investments or other income (for example, a private pension), this may affect the amount of benefit you can receive. However, savings or income under a certain amount will not affect your benefit at all. Savings include spare cash, money in banks or building society accounts, stocks and shares, premium bonds or lump-sum redundancy payments.

What do I need to do if my circumstances change?

If your circumstances change, you must tell the Department for Work and Pensions and your council's Housing Benefit section immediately. See **Your responsibilities** on page 35. If you don't tell them you will have to pay back any benefits that have been wrongly paid to you. Also, if we know about any changes in your circumstances, we have to tell the council. If we have to pay back any housing benefit which has been paid direct to us on your behalf, we will treat this as rent arrears that you owe us. You will therefore be breaking the conditions of your tenancy.

Housing Benefit

Living in your home

Remember, what you do in your home can affect your neighbours. Please be considerate.

Your garden

You are responsible for:

- keeping the garden tidy and free of rubbish
- trimming shrubs, hedges or trees to make sure they do not become a nuisance
- maintaining the fence dividing your garden from your neighbour. See **Gardens** on page 27 of your **Repairs Handbook**
- maintaining garden features such as patios or terraces, and any fencing you have put up.

You may carry out any reasonable landscaping and planting, but you need our permission to:

- put up a garage, or park a car, a motorcycle, a caravan or a trailer in the garden
- put up a shed or greenhouse
- cut down or remove any trees, or plant any trees or shrubs (for example, leylandii) that could damage the property or a neighbouring property.

You must not burn rubbish or light a bonfire but you can have a barbecue as long as it does not annoy your neighbours.

Pets

- You can keep pets as long as they are suitable for the type or size of home you live in.
- You must get our written permission to keep a dog, cat, bird, snake or unusual pet.
- If you want to keep a dog, you should consider how you are going to look after it and train it, and how it might affect your neighbours.
- You must not use your home to breed any animals for sale.
- You must clean up after your animals, including in your own garden. You can be fined or taken to court if your pet fouls public areas or roams.
- You must not allow your animal to annoy or upset other people, for example, barking continually inside or outside your home.
- We can stop you having pets if you are not a responsible owner. You must make sure that you keep them under control.

In some areas there is an animal warden service which patrols certain estates and will pick up any stray dogs.

Can I keep pets?

You can keep a reasonable number of domestic pets as long as your home is suitable for them and you are a responsible owner. See **Pets** on page 37.

Can I run a business from my home?

You can run certain types of legal business from your home provided you have our written permission. Your business must not disturb your neighbours and you must not receive customers at your home. We will take action to end your tenancy if your home is being used for illegal or immoral purposes.

What changes can I make to my home?

You can make minor changes such as putting up shelves or wall cupboards as long as you do not damage or remove anything or alter the property. You must get our permission in writing if you want to change or alter your home or put up anything outside, such as putting up a satellite dish, aerial, outside lights or CCTV cameras. See **Improvements** on page 51.

What about repairs and maintenance?

We carry out most repairs to your home as long as they are not caused by damage by you or your family. You are responsible for certain repairs to the home. Full details of our repair service and your responsibilities are given in your **Repairs Handbook**.

How do I get rid of rubbish?

Your household rubbish will be collected by your council and in some areas they also collect garden waste. In blocks of flats there are usually shared bins or collection areas. You should take large items or large amounts of waste to a local household waste site (tip), or you can ask your council for a 'bulky item' collection. You should recycle as much of your waste as possible. See **Caring for the environment** on page 45.

Living in your home

Living in a flat or a maisonette

If you live in a flat, a bedsit or a maisonette, respect your neighbours and look after shared areas.

Respecting your neighbours

- Keep the sound from music systems, TVs and radios at reasonable levels at all times.
- Do not allow anything to be thrown or dropped from balconies, windows, landings or corridors.
- Do not shake mats or carpets from windows or balconies.
- Children must not play on shared staircases or landings.
- Do not keep pets on shared staircases or landings, or allow them to wander.

Health and safety

- **Landings.** Landings, drying areas and stairs must be kept clear. Don't leave anything outside your flat or in a shared area, such as pushchairs, furniture, plants or bicycles.
- **Fire doors.** These must be kept clear of obstructions and must be closed at all times. Never wedge them open for any reason.
- **Pests.** Do not leave out food or rubbish where it can attract pigeons, squirrels, rats or mice.

For more safety advice see **Safety** on page 41.

Shared areas

- **Cleaning.** In our blocks of flats and sheltered schemes the staircases, hallways and landings are cleaned by estate staff or a contractor. However, residents are expected to help keep these areas tidy and let us know if there are any problems.
- **Rubbish.** Put all rubbish into the shared bins we provide, not just near them. Make sure you wrap up sharp, wet or rotting objects before putting them in the bins.
- **Repairs.** We rely on residents to tell us about repairs or problems with lighting.
- **Communal gardens.** These are provided for everyone in the block or scheme. We expect you and your family to help us keep them tidy and pleasant places to enjoy.

Who is responsible for cleaning the shared areas?

In blocks of flats cleaning is carried out either by our estate staff or contractors. See **Shared areas** on page 39 or **Estate staff** on page 6. In houses converted into flats, the tenants who use these areas are all responsible for cleaning them.

Who is responsible for looking after shared areas or shared gardens?

We will tell you when you move in what the arrangements are for your block or estate. We are responsible for all repairs and maintenance inside the block, including servicing entry phones and lifts. You should report any repairs or misuse in shared areas to your housing team. The shared gardens for your block are maintained by our estate staff or contractors.

Who is responsible for television aerials and satellite dishes?

There are shared television aerials on certain blocks of flats. If you have difficulties with your television in these blocks, check with a neighbour to see whether they are also having problems. It may just be your own television. If it is a general problem, contact your housing team. If you want to put up a satellite dish, aerial, outside lights, CCTV cameras or other security equipment, you need to get our permission first and you may also need to get planning permission from your council.

What can be done about noise in flats?

Noise can be heard easily between floors and walls in blocks of flats. Neighbours in flats are expected to be particularly considerate and respectful to each other. See **Respecting your neighbours** on page 39 and **Neighbours** on page 53.

Living in a flat or a maisonette

Safety

By taking a few simple precautions, you can prevent danger to your home or distress to your family.

If you smell gas

- Open doors and windows to get rid of fumes.
- Check to see if the gas has been left on unlit or if a pilot light has gone out.
- Call National Grid (Gas) on 0800 111999 from outside your home. Using a phone inside, even a mobile phone, could cause an explosion.
- Turn off the gas at the meter.
- Don't use switches or anything electrical.
- Don't smoke or use naked flames.

Preventing fires

- You will have a smoke detector that we have fitted in your home. Test it regularly to see that it works. See page 55 in your **Repairs Handbook**.
- Make sure all cigarettes are properly put out.
- Don't dry clothes over heaters.
- Don't leave the kitchen when using chip pans.
- Do not keep explosive or flammable liquids in your home.

Gas safety

- By law, and for your own safety, once a year we must carry out a gas safety check at any home we own or manage that has a gas supply.
- By law, you must allow us into your home to carry out this safety check. If you do not let us in we will take legal action and if the situation continues we can ask the court to force you to let us in. We may also ask the court to make you and your family leave your home. We will charge you for the cost of taking any action against you.
- At the same time as we do the safety checks we will service and repair any appliances we have installed in your home.
- You must not use portable gas appliances in your home. This is a condition of your tenancy agreement.

Electrical safety

- Unplug appliances when you are not using them.
- Isolate any faulty switch or socket by putting the trip switch for that circuit to the 'OFF' position and unplugging appliances.
- Don't touch bare wires or wet fittings. Put the trip switch for that circuit to the 'OFF' position. See page 47 of your **Repairs Handbook**.
- Don't use double adaptors. Use one appliance at a time in a socket. If necessary, use a multipoint extension lead.
- Don't install new electrical fittings (for example, showers) without our permission and advice.
- Report any electrical problems to us immediately.

Storage

- **Loft storage.** We strongly advise you not to keep anything in your loft or use it for any activity. This can cause condensation and damp problems. Also, loft surfaces and ceilings are not designed to take any weight. There is a serious risk of items left in a loft falling through ceilings. This could seriously harm people in rooms below and damage the property or your belongings.
- **Explosive or flammable liquids or materials.** You should not keep any of these in your home, in your garden or in a shared area. In particular we advise you not to keep or use bottled gas, paraffin, oil or petrol in your home (for example in heaters and cookers). If you need to keep small quantities of these materials you should make sure that you keep them in safe containers and in a safe place away from any heat. Also, make sure they are out of the reach of children and where they cannot be found by vandals.

Security and health

You need to take a few basic precautions around your home to make sure your home is secure and you and your family stay healthy. Please follow the advice given on the following pages.

Security

- If you have a door viewer (spy hole), check to see who is at the door before opening it. If you have a chain, keep it on when you open the door.
- If you don't know the caller, ask to see an identification card and check it carefully.
- If you are not sure, ask the caller to wait outside while you phone the organisation they claim to represent. See **Check ID cards** on page 44.
- When you go out in the evening, draw the curtains and leave a light on in a main room.
- When you go away, fit a timer to a living-room lamp to make it look as though someone is in.
- Let us know if you are going away and leaving your home empty for more than 28 days.

Keep pests away

- Do not leave out food or rubbish where it can attract pigeons, squirrels, rats, foxes or mice.
- If you are troubled by insects or wild animals in your area, contact your local council.

Door-entry systems

Door-entry systems are installed to control entry into a building. To maintain security:

- make sure that the door locks behind you
- never leave the entrance door propped open
- don't let people who do not live in the block follow you in, even if they appear genuine. They should press the button for the flat they are visiting and get them to let them in.

Keep watch in your neighbourhood

- If you are at all suspicious about anything happening in your area always ring the police. For example, if you see vandalism or graffiti, cars broken into or being driven dangerously, or signs of a break in.
- If you haven't seen a neighbour for a while and are worried that something may have happened to them, please contact us.
- Arrange with a friend or neighbour to keep an eye on each other's homes, particularly if you are planning to be away from home for a while.

Check ID cards. Whenever someone calls at your home on behalf of DCHA they will carry an identification card. Before you let them in check the card carefully, particularly if you were not expecting them. If they are going to carry out a repair you can also ask to see their DCHA job order. This is a copy of the order we send you. Check that it instructs them to do the repair or servicing you are expecting. If you have any doubts ask the caller to wait outside while you telephone us. If they are genuine they won't mind.

Preventing carbon monoxide fumes

Carbon monoxide is a poisonous gas. It is produced when gas is burned.

- Keep rooms well ventilated and make sure vents are not blocked or closed.
- Buy appliances marked with the British Standard Kitemark.
- If you buy a gas appliance, you must use a CORGI-registered gas installer to connect it and service it regularly.

Security and health

Don't disturb asbestos materials

Some of our properties contain asbestos. Asbestos materials are not dangerous if they are sealed, in good condition and left undisturbed. However, you are at risk if you disturb the board by drilling, cutting or breaking it.

If you want to carry out DIY, such as drilling boards to fix shelves, removing ducts or bath panels and you are unsure about what type of board or wall it is, you must contact your housing team to arrange for a surveyor to visit you.

Please ask us for a leaflet if you would like to know about asbestos in buildings.



Keep hot water flowing

If the water in your hot water system (hot water tank and pipes) is not used regularly there is a risk that bacteria can start breeding in it. If you then drink or breathe in droplets of the water you can become seriously ill with legionella disease.

To prevent the legionella bacteria forming:

- clean out your shower head once a month
- run every hot tap for a while once a month
- clean out and dry any plastic containers you are storing in your home.

Caring for the environment

By taking some simple actions you can help protect our environment. You will also save money!

Use less electricity and gas

Around a quarter of all carbon dioxide emissions released into the air come from energy (gas, electricity or solid fuel) we use in our homes. Carbon dioxide (CO₂) is one of the main gases that are causing global warming and climate change.

You can save money and reduce emissions.

- Fit energy efficient light bulbs. They cost a bit more to begin with but they last much longer and use much less electricity.
- When washing clothes, put a full load into your machine and use an economy or low temperature programme. Whenever possible dry your clothes on a washing line outside.
- Use your fridge and freezer efficiently:
 - do not position them next to a cooker or radiator
 - do not leave the doors open longer than absolutely necessary
 - let food cool down before you put it in the fridge or freezer
 - fill any empty space you are not using. You can do this by wrapping piles of newspaper inside plastic bags.
- Where possible buy A-rated electrical goods as they save energy.
- Switch off electrical goods such as your TV, video, DVD or computer at the socket. This is because they continue to use up electricity when they are left on standby. For the same reason, do not leave mobile phones or other items on charge. When they have finished charging switch off the charger at the socket.
- When boiling the kettle, only put in as much water as you need.
- Turn your heating down. Every one degree you turn it down will cut your heating bills by about 10 per cent. Put on a jumper and save money!
- In winter, stop draughts and loss of heat by fitting draught excluders if your windows or doors do not fit tightly, and draw your curtains at night.

Recycle waste

Most of the rubbish we create goes into 'landfill' sites where it is buried. We can reduce this by sorting out the items that can be recycled.

- Most councils have arrangements for collecting newspapers, cans, plastic bottles and glass. They may provide bags or bins for you to put out for collection or they may have recycling points near a local supermarket or car park.
- If you have a garden you can get (or make) a compost bin. You can put in soft garden waste such as lawn mowings or weeds and also any non-cooked kitchen waste: vegetable or fruit peelings, egg shells, dead flowers. You need to add crumpled up newspaper, and brown cardboard, for example egg boxes. This will stop the mixture getting too wet. After about nine months you should be able to use the mixture as compost in plant pots or on your flower beds.
- If you are throwing out old clothes, books or other items you can take them to a local charity shop, a fundraising sale or a car boot sale. Someone else may want what you are throwing away.

Caring for the environment

- When you go shopping take your old plastic bags to reuse rather than taking new ones.
- Eight million nappies are put into landfill sites everyday. They take hundreds of years to decompose. Why not use towelling ones at home and just use the disposable ones when you are on holiday and away from the home? It will save you money too.

Save water

- If you have a garden, collect rainwater in a water butt and use this to water your plants or wash your car.
- Try to take showers instead of baths.
- Don't leave the tap running while you clean your teeth or wash up.
- Wait until you have a full load of washing before using your washing machine.
- If you wash your car at home, use a bucket - not a power jet or hosepipe. Most car washes at garages recycle their water.

Garages and parking

Be considerate to your neighbours when parking. Make sure you do not block other cars. This also applies to your visitors.

Renting a garage

We have garages on some of our estates. If you would like to rent one, contact your housing team. People who are not tenants can also apply.

You may have a separate tenancy agreement for your garage. You can pay the rent in the same ways as you pay the rent for your home. See

Making payments on page 31.

If you are in arrears with the rent for your garage, we will take your garage away from you.

Communal parking areas

- If you park in any communal or shared parking areas this is at your own risk.
- If your car gets damaged in these areas you will need to make a claim on your car insurance.

Parking

- You must only park in marked parking areas.
- No parking space can be reserved by a particular household unless we tell you that it goes with your address. We may agree how many spaces you can use. Make sure you and your visitors do not use more than your allocated number of spaces.
- We will take action to have your car removed if it is untaxed, unroadworthy, parked illegally on pavements, footpaths or verges, or if it is causing a danger or obstruction.
- You must not use car-parking areas or the roadside to carry out extensive repairs to vehicles, or to run a business for repairing vehicles.
- You must not park a car, a motorcycle, a caravan, a boat or a trailer in your garden.
- If you want to park a trailer or caravan, or a commercial vehicle on your driveway, you must get our permission first.

Where can I or my visitors park?

When you move in we will discuss where we expect you to park. You must only park in marked areas or on the side of the road. See **Parking** on page 47. We expect you, other members of your household and your visitors to be considerate to other residents and their visitors.
In built-up areas you may need to apply for a resident's parking permit.

How can I rent a garage or parking space?

In some areas we have garages to rent. If you would like to rent one you need to contact your housing team. See **Renting a garage** on page 47.

Can I store anything in my garage?

A garage is only for storing a car, a van or a motorbike, not for general storage. In particular, you must not store any dangerous items in it (such as petrol, oil, bottled gas or other materials) that could explode or catch fire. Also, you must not use it in connection with a business.

What do I do if my car is clamped?

This will only happen if you have parked illegally (for example, on a verge, or obstructing a road or driveway) or somewhere where you need permission and you do not have this. Also, if you have left a vehicle untaxed or abandoned.
If your car is clamped, you can get it released quite quickly by making a payment. Details on how to do this will be on a ticket that is left on your car windscreen or on a notice nearby.

Garages and parking

Support services

We want to help any of our residents who need help and support to live independently.

Help to live more easily in your home

- **Adaptations**

You may be able to have certain fittings put in, such as extra handrails or a shower or have a bathlift or stairlift installed. You should contact your housing team. We may arrange for an occupational therapist to visit you to discuss exactly what can be done. We may do some of these but for large items we will help you apply to your local council for funding.



- **Lifeline emergency alarm**

This service is available to anyone 24 hours a day, seven days a week. You can contact the control centre at any time of the day or night by pulling a cord or a pendant, or by pushing the alarm button in your home. The staff will give you advice and reassurance, and arrange emergency help if you need it.

- **Other help**

Your local council Social Services department will have a team who may be able to provide help for you to live in your home more easily.

Special accommodation

We offer different types of accommodation. We manage some of the schemes but others are managed for us by specialist agencies.

- **Adapted homes**

These are homes which have special features or facilities such as ramps, grab rails or walk-in showers for residents with disabilities.

- **Sheltered housing**

These schemes are groups of self-contained properties (flats or bungalows) for people of retirement age. Each home is connected to a control centre and there are sometimes shared lounges and laundry rooms.

- **Supported housing**

These are schemes which specialise in providing homes for different needs, such as people with learning disabilities or mental health problems, women escaping domestic violence, young people at risk or people with drug or alcohol abuse problems.

What housing is available to elderly or disabled people?

We have various types of accommodation. See **Special accommodation** on page 49. If you or a member of your family are interested in moving to more suitable accommodation, you should contact your housing team. They will give you more detailed information about what special housing is available in your area, and they can send you a transfer application form and guidance leaflet. They can also help you fill in the form if necessary.



What if I am having difficulties living in my home?

If you think you need some special equipment or changes made to your home, you need to contact us. We have a leaflet that explains how to apply for these. See **Adaptations** on page 49. Residents who need extra help or support can get this from DCHA or other organisations. They will put together a support plan to suit your needs, including contacting other support workers or your family.



Can I get help with jobs around the home?

We may be able to help you if you are vulnerable, elderly, infirm or disabled and have no-one else to help you with gardening, decorating, and repairs that are your responsibility. Contact your housing team for advice. If we can't help you, we may put you in touch with volunteer organisations or local council services that provide help.

What will I have to pay?

If you want to have extra services at home, you may have to pay towards the cost of these. However, some, if not all, may be covered by a Supporting People grant. If you move to special accommodation, you will pay service charges for the extra services and facilities provided.

Support services

Improvements

Our improvement programme

We have a yearly plan for major repairs or improvements to our properties.

We also have a five year rolling programme of painting and repairs to the outside of our buildings.

We will consult you, well ahead of time, about any work we expect to do in your home (for example, double-glazing or a new heating system).

We are also committed to upgrading our homes to the government's decent homes and affordable warmth standards. We aim to do this well before the government deadline of 2010.

Compensation for improvements

You may get compensation for certain improvements you have done but only when you leave at the end of your tenancy. We can give you a list of what kind of improvements these are.

The amount we pay will be based on the original cost of the improvement and how long it has been in use. There are some situations when we will not pay compensation.

Improvements you can make

You may carry out your own improvements but you must discuss your plans with us first. You should then write to your housing team, giving full details of what you plan to do. This includes:

- removing a wall or partitioning
- installing or removing a gas supply
- moving radiators or putting in your own heating system
- installing a shower
- changing kitchen or bathroom fittings.

We will write back to you with an answer within one month. If we do not reply within that time, you can go ahead as if we had given you our permission.

We have the right to insist that work is done correctly, and to inspect it at certain stages.

You should check with your local council whether you also need to get official planning permission and building regulations approval. You are responsible for applying for these.

Can I carry out improvements myself?

You can carry out alterations or improvements to your home as long as you have our permission. This covers any changes you want to make to the inside of your home, decorating the outside or putting up any structures outside. You may also need official planning permission from the local council and have to follow relevant building regulations. See **Improvements you can make** on page 51.

If you remove fixtures or fittings or carry out alterations without permission, we may ask you to put things back to how they were originally. If we have to do this after you have left, we will charge you for the costs involved.

Will I be compensated for improvements that I make?

You may get compensation for certain types of improvement. We will agree it and pay it only when you end your tenancy. We can give you a list of improvements that qualify for compensation. See **Compensation for improvements** on page 51.

What help is there if I am disabled?

We may be able to carry out certain adaptations to help you in your home (for example, handrails or bathroom adaptations) but sometimes you need to apply to your local council for funding. See **Support services** on page 49.

Are there any improvements planned for my home or area?

We put together a programme of improvements to our properties and surrounding areas once a year. We will put the most urgent problems first and the amount we do will depend on what money we have available. See **Our improvement programme** on page 51. If you want to know what is planned for your area, visit our website www.dcha.co.uk or ask your housing team.

Improvements

Neighbours

We expect you to be a good neighbour. Your tenancy agreement says that you and your family (including children and pets) and any visitors must not cause nuisance to your neighbours.

What to do if there is a problem

Talk to your neighbour. When people live close together, they often do not realise they are disturbing others. If you feel you can, explain to them politely, in person or by letter, that they are causing you a problem. We have a useful leaflet to help you.



Contact your council. The Environmental Health Officer may be able to help with noise problems.

Talk to us. If the problem carries on, contact us. We will give you advice on how to deal with the problem and may investigate the problem ourselves. We will treat all information as confidential.

Use a mediation service. It can be difficult to sort things out with a neighbour. We can refer you to a mediator who can discuss the issues with everyone involved, and help you all come to an agreement. The service is free, confidential and independent but both sides must be willing to take part.

Being a good neighbour

- Control the volume of sound from radios, music systems and TVs. Do not put these systems against shared walls or directly on the floor.
- Make sure you mow lawns and do housework at reasonable times of the day.
- Keep noise, in or near your home, right down from 11pm to 7am.
- If you have a dog, do not leave it barking constantly in the home or out in the garden. Also make sure you clear up any mess it makes.
- Warn neighbours when you are going to do something particularly noisy such as drilling, hammering or having a party.
- Make sure your children think about how their playing habits might affect your neighbours.
- Be quiet when you return home late or when leaving home early. Don't slam doors, sound car horns, rev engines or shout to your friends.

What action can I take against nuisance from a neighbour?

Very often, people do not realise that they are disturbing others. If you feel you can, try to explain the problem politely to your neighbour. Listen carefully to their side of the argument and try to come to some arrangement. If the situation does not improve, contact us for advice. We will investigate the situation and let you know if we can help. See **What to do if there is a problem** on page 53.

What can be done about excessive noise?

We expect neighbours to be reasonable and respect different lifestyles and daily routines. Noise can be heard easily through floors and walls in adjoining properties. However, many residents do not realise how much noise is heard elsewhere in the building. Try to speak to the neighbour and explain politely to them how much they are disturbing you. If the noise becomes too much, you should contact your council.

What about nuisance from dogs?

Under the tenancy agreement, you must be considerate to neighbours and keep animals under control. See **Pets** on page 37. If you are troubled by straying dogs, contact your local council's dog warden service.

What if I cause nuisance to a neighbour?

If you, a member of your family (including children) or a visitor cause any nuisance to neighbours, you may be breaking the conditions of your tenancy agreement. If you do not respond to complaints, we will get involved. We will try to solve the problem with you but if the nuisance does not stop, we may take action against you. This can result in you and your family being made to leave your home (evicted).

Neighbours

Anti-social behaviour

We want you to feel safe and secure in your home and your community. If you are being affected by anti-social behaviour or harassment, please get in touch with us. We can help. Also, councils have strong powers to act against people who abandon cars, dump rubbish and allow pets to mess in public areas.

Your responsibilities

You are breaking the conditions of your tenancy agreement if anyone in your home (including children and visitors) causes alarm, distress, nuisance or annoyance to anyone in the area around your home.

Anti-social behaviour is behaviour which harms the quality of life of residents in an area. It includes noise, drug dealing, vandalism and graffiti. A list of types of behaviour we treat as unacceptable is given in a separate leaflet.



Harassment is deliberately interfering with the peace, comfort or safety of any person. It includes, damage to property, verbal or written abuse, bullying and threatening behaviour. Harassing anyone because of their disability, sex, age, nationality, race (including colour or ethnic or national origin), religion, sexuality, or physical or mental health is breaking the conditions of your tenancy agreement.

What can be done

Anti-social behaviour is a high priority for DCHA. We work with other agencies including the police, to deal with such behaviour.

If we receive a complaint about anti-social behaviour in the area where you live, we will investigate the problem. We may advise you that you should try and talk to the person involved.

If the problem is with another DCHA resident and the anti-social behaviour does not stop, we will take legal action. This could be a warning, an injunction, a demoted tenancy or even making the person leave their home.

In serious cases we may set up an acceptable behaviour contract or apply, with the police, for an anti-social behaviour order against a person or several people. If they do not follow the order, they can go to prison. We can, and do, collect video evidence to use if a case goes to court.

What action can I take?

In some cases it is best to try and talk to the person who is causing the problem and see if you can sort things out. We can pay for you to use the services of a mediator if you think this would help.

If you are frightened because of offensive or abusive behaviour towards you, please get in touch with the police or your housing team. We will give you advice about what to do but we will need you to give us full details of events. If we decide we cannot get involved, you may be able to take private action against the person but you will need to contact a solicitor to do this.

What can you do to help?

All tenants are responsible for the behaviour of the members of their household, including children and any visitors. By signing the tenancy agreement, you have agreed to be a good neighbour. If a problem is between neighbouring tenants, we may take legal action against the tenant who is causing the problem. If the problem is with a leaseholder or private owner, we may be able to take action ourselves or give you advice and support on what you can do. You can also get advice from a citizens advice bureau.

What if I am worried about a neighbour?

If you think a neighbour is being harassed or abused and needs help, we may be able to contact them and discuss their needs. We will treat whatever you tell us as confidential. See **Domestic violence** on page 27.

Can I be rehoused?

This is very unusual. We aim to deal with the problem rather than move the people affected because the same thing may happen to someone else in the area. It is important that you tell us about any problems you are having.

Anti-social behaviour

Transferring homes

Moving to another DCHA home

If you want to move but want to stay a tenant of DCHA you need to contact your housing team for an application form and a guidance leaflet. They will also discuss your reasons for moving and give you advice on other housing options open to you.

You cannot transfer to another DCHA property if you have been a tenant for less than 12 months or have a starter or demoted tenancy, are in rent arrears or have received a 'notice' from us.

Depending on where you live, there are different systems for letting homes. Contact us for details of what happens in your area.

When we have a suitable property available for you, we will:

- contact you and check that the information in your application is still correct
- check that your rent payments are up to date
- visit you to assess the condition of your home and identify any repairs you need to do before you move.

Your chances of moving

You will only be considered for the type of home suitable for your size of family and the area (or areas) you have asked for. We cannot say how long it will be before you get the opportunity to move. It will depend on:

- the number of people in your area waiting to move
- the number of homes becoming available in the area you want to move to
- how urgently you need to move.

Not everyone waiting to move will be offered a new home because the number of homes becoming available is very low.

You might consider other options for getting a new home. See **Other ways to move** on page 59 or **Buying your own home** on page 61.

If your family or personal situation changes, please let us know. Your level of need may need to be assessed again.

Can I move to another DCHA home in the area?

Yes. You can apply for a 'transfer' to another of our homes. You need to fill in an application form. See **Moving to another DCHA home** on page 57. If you would like to be considered for homes of other social landlords in the area you can usually do this on the same application form.

If you do not need to move urgently you might consider exchanging with another tenant. See **Other ways to move** on page 59.

We have several types of special housing that are particularly suitable for elderly, disabled or vulnerable tenants. We can advise you on how to apply for these schemes or homes. See **Support services** on page 49.

Can I move to another part of the country?

If you need to move urgently there are certain national schemes that may help you. Also, many local councils and housing associations have housing registers. We can help you find out who to contact. See **Other ways to move** on page 59.

Can I refuse to move to the home you offer me?

Yes. However, your reasons should be reasonable. If you refuse two of our offers we may cancel your application for housing because we have no suitable homes for you. You can apply again but only if there is a significant change in your circumstances.

Transferring homes

Other ways to move

What is a mutual exchange?

A mutual exchange is when two or more tenants exchange homes. You can only exchange with another of our tenants, a tenant of a council or a tenant of another housing association.

You must write to us to get our permission to exchange. We will not refuse permission without a good reason. If you want to exchange with a tenant of another landlord, they must also get permission from their landlord.

When you exchange, you must accept the other property as it is left. You take responsibility for any alterations or improvements made by the tenant you are exchanging with, and for any damage they may have caused.

It is unwise to pay anyone to persuade them to exchange tenancies with you. If this happens, all the people involved could be made to leave their homes. If you exchange without asking for permission, you can be forced to move back or made to leave the home you have moved to. You and your family could then become homeless.

Approval to exchange

Each of the exchanging tenants must get written approval from their landlord. Each landlord must reply within a month of receiving the written request. We will not give approval if:

- you have a starter or demoted tenancy
- one or other of the properties is larger than necessary for the incoming family or is not big enough and would be overcrowded
- either tenant is breaking the conditions of their tenancy agreement
- one of the homes is in a sheltered or supported scheme or has been adapted for a disabled person and the new tenant does not need these.

Warning. When you exchange you 'assign' your tenancy to the other person - you do not have new tenancies. You should check carefully the terms and conditions of the assigned tenancy of the home you plan to move to before you agree to the exchange.

Can I exchange homes with another tenant?

Yes. This is called a 'mutual exchange'. Before going ahead the tenants involved need to apply in writing to their landlord (or landlords) to get approval. See **Approval to exchange** on page 59.

Exchanging a tenancy is not the same as transferring to another tenancy from the housing register. See **What is a mutual exchange?** on page 59. It is very important that you arrange to look over the other property before you make a decision to move. Make sure you check what your rent and service charges will be and what they include, and what repairs you are responsible for.

How do I find someone to exchange with?

You are responsible for finding someone to exchange with. We do not hold a list but some of our offices will have somewhere where you can display a notice such as on a notice board or in a folder or book.

You can also find out about exchanges from other people or from notices in shop windows or advertisements in local papers.

Can I move to another part of the country?

Yes. Many local councils and housing associations have exchange lists. In some of our offices we keep details of other tenants who are looking for an exchange. We can help you find out who to contact. Also, you can apply to a nationwide exchange scheme for council and housing association tenants. We can give you an application form.

Other ways to move

Buying your own home

If you are on a low income it is often not possible to afford to buy a home but there are some schemes that help housing association tenants become homeowners.

Options for buying a home

Buying your existing DCHA home. You may be able to buy your DCHA home under the Right to Acquire or Social Homebuy schemes. The Right to Acquire only applies to certain homes. We can tell you if yours is one of these. The Social Homebuy scheme allows you to buy a share of your home with the help of a grant.

Shared ownership. DCHA or other housing associations offer houses and flats specifically for part ownership. You buy a share of the home but continue to pay rent for the remaining share you do not own. You can usually buy further shares over time when you can afford it.

Homebuy. This is a scheme where you can buy a home on the open market but you get a loan from the government of 25 per cent of the sale price. This means you only have to find money or a mortgage for the remaining 75 per cent. If you sell at a later date you will pay back 25 per cent of the new market value of the home.

The costs involved in buying

Even if you get a mortgage, you will have to pay certain other fees and taxes:

- fees for your solicitor
- the cost of a valuation and a survey
- a mortgage guarantee premium, usually for loans above 75 per cent of the price you are buying the property for
- land registry fees
- stamp duty if the property is over a certain value.

If you buy a house, you will be responsible for paying building insurance each year and carry out all repairs and maintenance.

If you buy a flat, you will be responsible for paying the owner of the building for:

- your share of the building insurance
- a monthly service charge to cover the cost of maintaining the building and all shared areas and facilities.



What is involved in buying a home?

If you are thinking of buying your home, you should get as much advice and information as you can. Buying a home is a big commitment. You need to be sure that you are making the right decision. We can give you advice but you should also talk to a financial advisor and your bank or building society to find out whether you will be able to get a mortgage.

You should remember that you will probably have to pay a small amount of the purchase price yourself and also other fees and taxes. See **The costs involved in buying** on page 61.

How does shared ownership work?

You will buy a share of the home and rent the remaining part. The size of the share you can buy will depend on your income and savings but will usually be at least 40 per cent. You will need to get a mortgage to pay for your share. Once you have bought you will have to make monthly mortgage payments to your bank or building society and pay rent to the housing association who has provided the home.

At a later date, you may be able to buy a larger share using savings or by increasing your mortgage. Each time you do this you will have to pay for a valuation and arrange for a solicitor to draw up new documents. In most cases you can eventually buy the property completely. This is called 'staircasing'.

In some rural areas you may not be allowed to own the whole property. When you become a shared owner you will be responsible for the cost of looking after the home as if you owned it all, even though you only own part of it. See **The costs involved in buying** on page 61.

Buying your own home

Moving out

Please leave your home in the condition you would expect if you were moving in.

Ending your tenancy

- **Notice.** You need to write to us at least 28 days before you leave. You must sign and date your letter.
- **Keys.** You must return all your keys to your local housing office before midday on the Monday your tenancy ends. If you do not do this, you may have to pay rent for the next week and the cost of changing the locks.
- **Outstanding repairs.** You must carry out any work which is your responsibility. We will inspect your home and discuss this with you. We will charge you for any work you do not do.
- **Clearing and cleaning the property.** You must remove all your belongings, including your fridge, cooker and so on. You must leave the house clean and the garden tidy. We will charge you for any clearance or cleaning we have to do.
- **Moving out.** We will pay you a small cash sum if you leave your home in a good condition and you have paid all your rent. We have a



Checklist for moving out

Before handing in the keys, make sure that:

- you are up to date with your rent and service charge payments
- all your furniture and belongings, including carpets, have been removed from the property and any shed, garage, loft or garden
- you have locked all the doors and windows
- the property is clean and you have done any repairs or redecoration you are responsible for
- no rubbish is left in the property or garden
- you have contacted the gas, electricity, water and phone companies to pay your bills
- you have told the Council Tax Office that you are moving, and the Benefits Agency and your Housing Benefits Office, if you claim benefits
- you have arranged for your own gas appliances to be disconnected by a CORGI-registered engineer.

Everyone must leave. You are responsible for paying the rent until everyone has left, the property is empty and all keys are handed in.

What must I do if I want to leave?

You must let us know, in writing, at least four weeks before you move. If you do not let us know, we may charge you rent for the full four weeks. See **Ending your tenancy** on page 63. We will agree with you the exact date when your tenancy will end but it will always be on a Monday. You will continue to pay rent and must keep to all the tenancy conditions until that date.

What if I leave and I owe rent?

You are still responsible for any rent you owe us. If you do not make, and keep to, an arrangement to repay us, we will go to court to force you to pay us what you owe. You will have to pay all our costs including the cost of finding you if you do not give us a forwarding address.

What do I do with anything I don't want?

You must remove all your furniture and personal belongings and any rubbish before you leave. For any unwanted large items, you should contact your local council to arrange to collect them before you leave. This includes appliances such as fridges and cookers. If you leave anything in the property we will get rid of it. We will normally charge you for removing this but if we sell any items the money will go towards what you owe us.

What about any work I have done in my home?

If you have removed any of our fixtures or fittings, you must put them back, unless we agreed that this was not necessary when you got permission to do the work. If you do not put things back the way they were, we will charge you for the cost of doing it after you leave and also for any damage. When you leave your home, you can claim compensation for certain types of improvements you have carried out. See **Improvements** on page 51.

Moving out

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